



CONFIDENTIAL PITCH DECK

GrowwwTap

Secure, asset-backed alternative investments for the modern investor
— bridging retail capital and institutional-grade assets.

Invoice Discounting

Fractional Real Estate

Bank-operated escrow

Presenter Name · 2026 · Confidential

THE PROBLEM

Good yield is **walled off** from the people who need it most



Retail is stuck

Traditional savings deliver low yields while public markets stay volatile — leaving everyday investors with no calm middle ground.



High walls of entry

Premium commercial real estate and corporate debt are reserved for institutions and UHNIs, out of reach for retail capital.



The trust deficit

Investors hesitate to use alternative platforms — fearing fund commingling, fraud, and a lack of transparency.

THE GROWWTAP SOLUTION

Alternative investments, democratized



Alternatives, democratized

Retail and institutional investors get access to high-yield, asset-backed opportunities once locked to the few.



Zero-touch fund flow

We never hold investor capital in our corporate accounts. Money moves bank-to-bank through regulated escrow.



One platform, two engines

Short-term fixed-yield invoice discounting and long-term appreciating real estate — balanced in a single dashboard.

ARCHITECTURE & SECURITY

Security that is structural

We never touch investor capital. Every rupee moves through regulated escrow, mapped to a unique virtual account, guarded by mandatory KYC and real-time bank verification.

 Zero commingling · facilitator only



RBI-regulated escrow

All funds route strictly through a regulated escrow account. GrowwTap is only a facilitator — zero commingling of platform and investor funds.



Virtual Account Numbers

Every investor gets a unique VAN at onboarding for automated, error-free reconciliation of every rupee.



Stringent onboarding

Mandatory multi-tier KYC & CKYC before any investor can view or participate in an active deal.



Penny-drop verification

Bank accounts are verified via real-time penny-drop checks so payouts always reach the legitimate holder.

THE DUAL-SPV STRUCTURE

Two asset classes. **Fully isolated risk.**

Each asset class runs through a completely separate Special Purpose Vehicle. The under-performance of one can never touch the other — the assets belong to the SPV, protecting investors even if the platform faces operational challenges.



SPV 1

Invoice Discounting

Short-term, fixed-yield capital against verified corporate invoices. Its own books, its own bank accounts.



SPV 2

Fractional Real Estate

Long-term appreciating property under SEBI SM REIT frameworks. Independent, ring-fenced, and legally distinct.



Both rest on the shared GrowwTap tech & bank-operated escrow foundation

PRODUCT 1

Invoice Discounting SPV

For investors seeking short-term liquidity, predictable fixed-income yields, and low correlation to the market.

- ✓ Short-term, high-velocity capital deployment
- ✓ Asset class: verified, unpaid corporate invoices
- ✓ Predictable fixed-income yields, low market correlation
- ✓ Typical cycle of 30 to 90 days

CYCLE

30–90

days

CORRELATION

Low

to public markets

ASSET CLASS

Verified, unpaid corporate invoices

Purchased at a discount from blue-chip enterprise receivables.

The step-by-step fund flow



1

Onboard

Investor completes KYC/CKYC and penny-drop verification.



2

Allocate

GrowwTap assigns a unique VAN to the investor.



3

Fund

Investor funds their VAN, pooling into the RBI-regulated escrow.



4

Execute

SPV buys verified corporate invoices at a discount.



5

Settle

The blue-chip enterprise settles the invoice into escrow.



6

Payout

Principal and yield are reconciled and distributed to investors.

PRODUCT 2

Fractional **Real Estate** SPV

Institutional-grade property — commercial spaces, warehouses and luxury holiday homes — made accessible fraction by fraction.

- ✓ Long-term wealth generation
- ✓ Premium commercial spaces, warehouses & luxury holiday homes
- ✓ Structured as Trust / LLP / Pvt Ltd under SEBI SM REIT frameworks
- ✓ Periodic rental yields plus capital appreciation

STRUCTURE

Trust · LLP · Pvt Ltd

Aligned with SEBI Small & Medium REIT (SM REIT) frameworks.

YIELD

Rental

periodic income

UPSIDE

Capital

appreciation

From pooled capital to realized exit



1

Onboard

KYC/CKYC and penny-drop compliance completed.



2

Pool

Funds transfer via VAN into the real-estate escrow account.



3

Acquire

Once fully funded, the SPV acquires the physical asset.



4

Issue

Investors receive units in the SPV — proportional economic rights.



5

Yield

Tenants pay rent to the SPV; rental yields flow to investors.



6

Exit

On sale, appreciation and principal return via escrow.

GO-TO-MARKET

The road to the first **1,000 investors**



Performance marketing

Digital acquisition funnels to reach the first 1,000 active, verified investors.



Wealth-manager partnerships

B2B channels and advisors that bring HNI capital onto the platform.



Target demographics

Tech-savvy millennials, HNIs seeking diversification, and retirees seeking passive income.

COMPETITIVE ADVANTAGE

The GrowwTap **moat**



Tech-first infrastructure

Seamless UX with automated VAN reconciliation and a bank-grade ledger.



Regulatory-first

Built inside the lines of SEBI SM REIT and RBI escrow guidelines from day one.



The unified dashboard

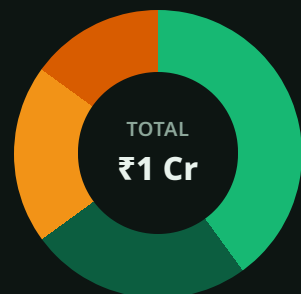
The only place an investor balances 30-day invoice yields and 5-year real-estate equity together.

THE ASK & USE OF FUNDS

Raising ₹1 Crore

Seed / Pre-Series A capital — an **18–24 month runway** to reach our Series A milestones.

Instrument: Equity / CCPS / Convertible Note



- 40% Technology & Infrastructure
- 25% Regulatory, Legal & SPV Structuring
- 20% Customer Acquisition & Marketing
- 15% Core Team Expansion

40%

Technology & Infrastructure

Investor dashboard, VAN & escrow APIs, penny-drop, bank-grade reconciliation.

25%

Regulatory, Legal & SPV Structuring

Dual-SPV structuring, SEBI SM REIT compliance, trust deeds & LLP agreements.

20%

Customer Acquisition & Marketing

Performance marketing for retail; partnerships for HNI capital.

15%

Core Team Expansion

Risk & compliance, real-estate acquisitions, enterprise sales.

REVENUE MODEL

How GrowwTap makes money

The SPVs hold the assets; GrowwTap, the parent, earns a clear facilitation fee on every deal.



Invoice Discounting

Arbitrage / spread

Keep the ~2.5% spread between the vendor discount rate (e.g. 14% p.a.) and the investor yield (e.g. 11.5% p.a.).

Processing fees

A flat 1%–1.5% charged to the vendor for instant liquidity.



Fractional Real Estate

Asset management fee

1%–2% of asset value annually for managing property, tenants and payouts.

Acquisition / setup fee

One-time 2%–3% on total property value at successful SPV funding.

Performance carry

10%–20% of the upside when the property is eventually sold at a gain.

3-YEAR PROJECTIONS & MILESTONES

Scaling the dual-SPV model

METRIC	Year 1 Inception & launch	Year 2 Growth & scale	Year 3 Market leadership
Active investors	2,500	12,000	35,000
Invoice SPV volume (annual)	₹50 Cr	₹200 Cr	₹600 Cr
Real-estate SPV AUM	₹25 Cr	₹100 Cr	₹350 Cr
Total platform revenue	₹1.5–2 Cr	₹8–10 Cr	₹25–35 Cr



Year 1
Escrow tech live · first real-estate SPV funded



Year 2
Break-even on operational costs



Year 3
Expansion into warehouse & industrial assets

Illustrative planning figures — to be refined against the final business plan.